

## **CCUA Awards of Excellence 2026 - Young Professional of the Year**

**Nomination Essay:** Theresa Hayes, **age 37**, SVP, Digital Banking & Data Management-  
BrightBridge Credit Union

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Theresa Hayes represents the future of the credit union movement. She's an innovative, dedicated and deeply people-centered leader whose career reflects both exceptional achievement and limitless potential. Over the course of 21 years at BrightBridge Credit Union (BrightBridge), Theresa has grown from teller to Senior Vice President of Digital Banking & Data Management, embodying the cooperative values and commitment to excellence that define the CCUA Young Professional of the Year award.

Beginning her career on the front lines as a teller, Theresa developed an early understanding of member needs and the importance of service excellence. From there, she steadily advanced through a series of increasingly impactful roles, including Marketing Coordinator, Director of Marketing/Digital Channels, AVP and VP of Digital Channels, before assuming her current executive position. Each step in her progression reflects not only professional growth, but also her ability to embrace new challenges and deliver impactful results.

What distinguishes Theresa as a leader is her unique combination of strategic vision and hands-on execution. She brings a forward-thinking perspective to digital banking, consistently identifying opportunities to enhance the member experience while remaining deeply engaged in the operational details necessary to bring those ideas to life. This balance has been instrumental in her success in modernizing BrightBridge's online and mobile banking platforms and ensuring that both members and team members benefit from intuitive and efficient technology.

A standout example of Theresa's impact is her leadership in implementing the Clutch lending platform, one of the most significant digital banking initiatives undertaken by BrightBridge. This complex, organization-wide project required extensive planning, cross-functional collaboration and technical expertise. Under Theresa's guidance, the platform was successfully integrated into the credit union's systems, streamlining the loan application process and creating a significantly improved user experience. In just a few months since launch, BrightBridge has already seen a measurable increase in completed loan applications, alongside a decrease in abandoned applications. This is clear evidence of the platform's effectiveness and Theresa's ability to drive results through innovation.

Theresa's success in digital transformation is rooted in her deep understanding of both technology and the member experience. Her background in marketing provides her with a valuable perspective on how members interact with financial services, allowing her to design digital solutions that are not only functional, but also accessible and engaging. At the same time, her technical expertise enables her to understand and optimize the underlying systems that power these experiences. This rare combination allows her to bridge the gap between strategy and execution, ensuring that digital initiatives deliver meaningful value to BrightBridge members.

Beyond her technical and strategic contributions, Theresa is known throughout BrightBridge for her exceptional leadership and commitment to her team. She fosters an environment of collaboration, support and continuous growth, supporting the development of those around her. As one colleague shared, "Theresa exemplifies the qualities of a true leader, balancing strategic vision with a willingness to roll up her sleeves and deliver... She is deeply committed to her team, encouraging career development and creating an environment where support is readily available." This dedication strengthens not only her department, but our entire credit union.

Theresa's leadership has also been critical during periods of significant organizational change. BrightBridge has completed several mergers over the course of her tenure, each requiring complex system integrations and core conversions. These transitions demand extraordinary attention to detail, long hours and seamless coordination across departments. Theresa's contributions ensured these conversions are executed smoothly and accurately, helping to maintain continuity for both team members and members during times of disruption. Her ability to navigate complexity while maintaining focus and composure is a testament to her professionalism and expertise.

Despite her many accomplishments, Theresa remains remarkably humble. She consistently chooses to shine the spotlight on her team, recognizing their contributions and celebrating their successes. During company town halls, she takes the time to walk colleagues through new systems and initiatives, ensuring that all team members feel informed, confident and connected to the credit union's direction. Her approachable nature and willingness to support others have earned her respect across our organization.

*Theresa Hayes (back row, third from left) supported her colleagues and local graduating seniors during the credit union's 2026 Scholarship Awards ceremony.*

Theresa's influence extends beyond BrightBridge as well. She has participated in industry panels focused on digital banking, sharing her knowledge and insights with peers and contributing to broader conversations about the future of financial services. In doing so, she

not only represents her credit union, but also helps advance the credit union movement as a whole.

At every stage of her career, Theresa has demonstrated a commitment to growth and innovation. Her ability to evolve alongside the industry while remaining grounded in the values of the credit union model makes her an exceptional representative of the next generation of leaders. She understands that technology is not an end in itself, but a means to better serve members, empower teammates and strengthen communities.

Theresa Hayes is an exemplary young professional whose career reflects both extraordinary accomplishments and even greater promise. Her leadership and dedication have already made a lasting impact on BrightBridge, and her continued growth will undoubtedly shape the future of the industry. For these reasons, she is a highly deserving recipient of the CCUA Young Professional of the Year award.

*Theresa Hayes' corporate headshot.*